

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: CRESTO, JOHN J.
CRESTO, MARY D.

§ Case No. 03-10528

§

§

§

Debtor(s)

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. The debtor filed a petition under Chapter 7 of the United States Bankruptcy Code on March 10, 2003. The undersigned trustee was appointed on March 11, 2003.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized the gross receipts of \$ 7,520.74

Funds were disbursed in the following amounts:

Administrative expenses	<u>0.00</u>
Payments to creditors	<u>0.00</u>
Non-estate funds paid to 3rd Parties	<u>0.00</u>
Payments to the debtor	<u>0.00</u>
Leaving a balance on hand of ¹	\$ <u>7,520.74</u>

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing claims in this case was 09/24/2003. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$1,502.07. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$1,502.07, for a total compensation of \$1,502.07. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$0.00, for total expenses of \$0.00.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 11/05/2009 By: /s/MICHAEL G. BERLAND
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Exhibit A

Page: 1

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 03-10528
Case Name: CRESTO, JOHN J.
CRESTO, MARY D.
Period Ending: 11/05/09

Trustee: (520196) MICHAEL G. BERLAND
Filed (f) or Converted (c): 03/10/03 (f)
§341(a) Meeting Date: 05/01/03
Claims Bar Date: 09/24/03

1 Ref. #	Asset Description (Scheduled And Unscheduled (u) Property)	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Abandoned OA=\$554(a) DA=\$554(c)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	3016 Bennet, Naperville-scheduled	500,000.00	0.00		0.00	FA
2	Citibank-scheduled	50.00	0.00		0.00	FA
3	NLSB checking-scheduled	50.00	0.00		0.00	FA
4	NLSB checking-scheduled	250.00	0.00		0.00	FA
5	City of Naperville-electric-scheduled	480.00	0.00		0.00	FA
6	Nicor gas-scheduled	250.00	0.00		0.00	FA
7	Household goods-scheduled	2,000.00	0.00		0.00	FA
8	Wearing apparel-scheduled	300.00	0.00		0.00	FA
9	Furs and jewelry-scheduled	500.00	0.00		0.00	FA
10	Charter amrs-scheduled	50.00	0.00		0.00	FA
11	Coit automatic-scheduled	100.00	0.00		0.00	FA
12	Employer term insurance-scheduled	0.00	0.00		0.00	FA
13	Necentives-scheduled	300.00	0.00		0.00	FA
14	Cause of action against Credit Suisse-scheduled	5,000.00	Unknown	OA	0.00	FA
15	Emergency medical technician license-scheduled	1.00	0.00		0.00	FA
16	Law license-scheduled	1.00	0.00		0.00	FA
17	1998 Chevy Van-scheduled	3,000.00	0.00		0.00	FA
18	2000 Chevy Blazer-scheduled	14,000.00	0.00		0.00	FA
19	2001 Chevy Cavalier-scheduled	10,000.00	0.00		0.00	FA
20	Visco Financial Services-secheduled	0.00	7,347.75		7,343.75	FA
Int	INTEREST (u)	Unknown	N/A		176.99	Unknown
21	Assets Totals (Excluding unknown values)	\$536,332.00	\$7,347.75		\$7,520.74	\$0.00

Major Activities Affecting Case Closing:

The Trustee recovered a preferential payment. The Trustee is attempting to collect monies in a class action lawsuit but he learned in 2009 that no monies will be recovered for the bankruptcy estate in that action.. A Final Report will be filed in 2009.

Exhibit A

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Form 1
Individual Estate Property Record and Report
Asset Cases

Case Number: 03-10528
Case Name: CRESTO, JOHN J.
CRESTO, MARY D.
Period Ending: 11/05/09

Trustee: (520196) MICHAEL G. BERLAND
Filed (f) or Converted (c): 03/10/03 (f)
§341(a) Meeting Date: 05/01/03
Claims Bar Date: 09/24/03

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=§554(a) DA=§554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets

Initial Projected Date Of Final Report (TFR): March 31, 2007

Current Projected Date Of Final Report (TFR): March 31, 2009

Exhibit B

Form 2

Page: 1

Cash Receipts And Disbursements Record

Case Number: 03-10528

Trustee: MICHAEL G. BERLAND (520196)

Case Name: CRESTO, JOHN J.
CRESTO, MARY D.

Bank Name: JPMORGAN CHASE BANK, N.A.

Account: ***-*****26-65 - Money Market Account

Taxpayer ID #: 13-7374448

Blanket Bond: \$5,000,000.00 (per case limit)

Period Ending: 11/05/09

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
06/23/03	{20}	Visco Financial Services	Recovery of preferential payment	1141-000	7,343.75		7,343.75
06/30/03	Int	JPMORGAN CHASE BANK	Interest posting at 0.3000%	1270-000	0.36		7,344.11
07/31/03	Int	JPMORGAN CHASE BANK	Interest posting at 0.3000%	1270-000	1.87		7,345.98
08/29/03	Int	JPMORGAN CHASE BANK	Interest posting at 0.2500%	1270-000	1.56		7,347.54
09/30/03	Int	JPMORGAN CHASE BANK	Interest posting at 0.2500%	1270-000	1.51		7,349.05
10/31/03	Int	JPMORGAN CHASE BANK	Interest posting at 0.2000%	1270-000	1.41		7,350.46
11/28/03	Int	JPMORGAN CHASE BANK	Interest posting at 0.2000%	1270-000	1.21		7,351.67
12/31/03	Int	JPMORGAN CHASE BANK	Interest posting at 0.2000%	1270-000	1.25		7,352.92
01/30/04	Int	JPMORGAN CHASE BANK	Interest posting at 0.2000%	1270-000	1.25		7,354.17
02/27/04	Int	JPMORGAN CHASE BANK	Interest posting at 0.2000%	1270-000	1.17		7,355.34
03/31/04	Int	JPMORGAN CHASE BANK	Interest posting at 0.1500%	1270-000	1.15		7,356.49
04/30/04	Int	JPMORGAN CHASE BANK	Interest posting at 0.1500%	1270-000	0.90		7,357.39
05/28/04	Int	JPMORGAN CHASE BANK	Interest posting at 0.1500%	1270-000	0.93		7,358.32
06/30/04	Int	JPMORGAN CHASE BANK	Interest posting at 0.1500%	1270-000	0.90		7,359.22
07/30/04	Int	JPMORGAN CHASE BANK	Interest posting at 0.1500%	1270-000	0.94		7,360.16
08/31/04	Int	JPMORGAN CHASE BANK	Interest posting at 0.2000%	1270-000	1.15		7,361.31
09/30/04	Int	JPMORGAN CHASE BANK	Interest posting at 0.2000%	1270-000	1.21		7,362.52
10/29/04	Int	JPMORGAN CHASE BANK	Interest posting at 0.2500%	1270-000	1.31		7,363.83
11/30/04	Int	JPMORGAN CHASE BANK	Interest posting at 0.2500%	1270-000	1.51		7,365.34
12/31/04	Int	JPMORGAN CHASE BANK	Interest posting at 0.2500%	1270-000	1.56		7,366.90
01/31/05	Int	JPMORGAN CHASE BANK	Interest posting at 0.3000%	1270-000	1.85		7,368.75
02/28/05	Int	JPMORGAN CHASE BANK	Interest posting at 0.3500%	1270-000	1.76		7,370.51
03/31/05	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.3500%	1270-000	2.19		7,372.70
04/29/05	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.3500%	1270-000	2.12		7,374.82
05/31/05	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.3500%	1270-000	2.19		7,377.01
06/30/05	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.4000%	1270-000	2.35		7,379.36
07/29/05	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.4500%	1270-000	2.56		7,381.92
08/31/05	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.4500%	1270-000	2.82		7,384.74
09/30/05	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.5000%	1270-000	2.90		7,387.64
10/31/05	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.5500%	1270-000	3.21		7,390.85
11/30/05	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.5500%	1270-000	3.34		7,394.19
12/30/05	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	3.70		7,397.89
01/31/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.7000%	1270-000	4.17		7,402.06
02/28/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.7000%	1270-000	3.98		7,406.04
03/31/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.7000%	1270-000	4.40		7,410.44
04/28/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	4.69		7,415.13
05/31/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	5.04		7,420.17

Subtotals :

\$7,420.17

\$0.00

{ Asset reference(s)

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Exhibit B

Page: 2

Form 2

Cash Receipts And Disbursements Record

Case Number: 03-10528

Trustee: MICHAEL G. BERLAND (520196)

Case Name: CRESTO, JOHN J.
CRESTO, MARY D.

Bank Name: JPMORGAN CHASE BANK, N.A.

Account: ***-****26-65 - Money Market Account

Taxpayer ID #: 13-7374448

Blanket Bond: \$5,000,000.00 (per case limit)

Period Ending: 11/05/09

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
06/30/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	4.88		7,425.05
07/31/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	5.05		7,430.10
08/31/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	5.05		7,435.15
09/29/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	4.72		7,439.87
10/31/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	5.21		7,445.08
11/30/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	4.89		7,449.97
12/29/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	4.73		7,454.70
01/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	4.97		7,459.67
02/28/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	3.71		7,463.38
03/30/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	3.98		7,467.36
04/30/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	4.12		7,471.48
05/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	4.12		7,475.60
06/29/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	3.85		7,479.45
07/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	4.26		7,483.71
08/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	4.12		7,487.83
09/28/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	3.73		7,491.56
10/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	4.40		7,495.96
11/30/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6000%	1270-000	3.90		7,499.86
12/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6000%	1270-000	3.81		7,503.67
01/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.3000%	1270-000	3.43		7,507.10
02/29/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.2500%	1270-000	1.54		7,508.64
03/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1700%	1270-000	1.39		7,510.03
04/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1700%	1270-000	1.04		7,511.07
05/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	0.94		7,512.01
06/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	0.95		7,512.96
07/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	0.95		7,513.91
08/29/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	0.89		7,514.80
09/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	0.98		7,515.78
10/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1200%	1270-000	0.81		7,516.59
11/28/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1000%	1270-000	0.59		7,517.18
12/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.53		7,517.71
01/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.30		7,518.01
02/27/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.28		7,518.29
03/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.32		7,518.61
04/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.30		7,518.91
05/29/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.29		7,519.20
06/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.32		7,519.52

Subtotals :

\$99.35

\$0.00

{ Asset reference(s)

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Exhibit B

Form 2

Cash Receipts And Disbursements Record

Page: 3

Case Number: 03-10528

Trustee: MICHAEL G. BERLAND (520196)

Case Name: CRESTO, JOHN J.
CRESTO, MARY D.

Bank Name: JPMORGAN CHASE BANK, N.A.

Account: ***-*****26-65 - Money Market Account

Taxpayer ID #: 13-7374448

Blanket Bond: \$5,000,000.00 (per case limit)

Period Ending: 11/05/09

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
07/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.31		7,519.83
08/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.31		7,520.14
09/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.30		7,520.44
10/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.30		7,520.74

ACCOUNT TOTALS	7,520.74	0.00	\$7,520.74
Less: Bank Transfers	0.00	0.00	
Subtotal	7,520.74	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$7,520.74	\$0.00	

Exhibit B

Page: 4

Form 2

Cash Receipts And Disbursements Record

Case Number: 03-10528
Case Name: CRESTO, JOHN J.
CRESTO, MARY D.
Taxpayer ID #: 13-7374448
Period Ending: 11/05/09

Trustee: MICHAEL G. BERLAND (520196)
Bank Name: JPMORGAN CHASE BANK, N.A.
Account: ***-*****26-66 - Checking Account
Blanket Bond: \$5,000,000.00 (per case limit)
Separate Bond: N/A

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Checking Account Balance

(No Transactions on File for this Period)

ACCOUNT TOTALS	0.00	0.00	\$0.00
Less: Bank Transfers	0.00	0.00	
Subtotal	0.00	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.00	\$0.00	

	Net Receipts	Net Disbursements	Account Balances
TOTAL - ALL ACCOUNTS			
MMA # ***-*****26-65	7,520.74	0.00	7,520.74
Checking # ***-*****26-66	0.00	0.00	0.00
	\$7,520.74	\$0.00	\$7,520.74

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 03-10528
Case Name: CRESTO, JOHN J.
Trustee Name: MICHAEL G. BERLAND

Claims of secured creditors will be paid as follows:

<i>Claimant</i>	<i>Proposed Payment</i>
N/A	

Applications for chapter 7 fees and administrative expenses have been filed as follows:

	<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<i>Trustee</i>	<u>MICHAEL G. BERLAND</u>	\$ <u>1,502.07</u>	\$ <u></u>
<i>Attorney for trustee</i>	<u></u>	\$ <u></u>	\$ <u></u>
<i>Appraiser</i>	<u></u>	\$ <u></u>	\$ <u></u>
<i>Auctioneer</i>	<u></u>	\$ <u></u>	\$ <u></u>
<i>Accountant</i>	<u></u>	\$ <u></u>	\$ <u></u>
<i>Special Attorney for trustee</i>	<u></u>	\$ <u></u>	\$ <u></u>
<i>Charges,</i>	<u>U.S. Bankruptcy Court</u>	\$ <u></u>	\$ <u></u>
<i>Fees,</i>	<u>United States Trustee</u>	\$ <u></u>	\$ <u></u>
<i>Other</i>	<u></u>	\$ <u></u>	\$ <u></u>

Applications for prior chapter fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
-------------------------	-------------	-----------------

Attorney for debtor	_____	\$ _____	\$ _____
Attorney for	_____	\$ _____	\$ _____
Accountant for	_____	\$ _____	\$ _____
Appraiser for	_____	\$ _____	\$ _____
Other	_____	\$ _____	\$ _____

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$139,095.72 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u>13P</u>	INTERNAL REVENUE SERVICE	\$ <u>139,095.72</u>	\$ <u>6,018.67</u>

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 741,577.86 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 0.0 percent.

Timely allowed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u>1</u>	AMERICAN EXPRESS TRAVEL RELATED	\$ <u>24,927.23</u>	\$ <u>0.00</u>
<u>2</u>	AMERICREDIT	\$ <u>2,166.62</u>	\$ <u>0.00</u>
<u>3</u>	US DEPARTMENT OF EDUCATION	\$ <u>18,112.00</u>	\$ <u>0.00</u>
<u>4</u>	CAPITAL ONE BANK	\$ <u>511.50</u>	\$ <u>0.00</u>
<u>5</u>	CAPITAL ONE BANK	\$ <u>3,335.37</u>	\$ <u>0.00</u>
<u>7</u>	HOFNER & HOFNER LLC	\$ <u>10,052.02</u>	\$ <u>0.00</u>
<u>8</u>	Visco Financial Services Ltd	\$ <u>200,000.00</u>	\$ <u>0.00</u>
<u>9</u>	CAPITAL ONE BANK	\$ <u>1,825.17</u>	\$ <u>0.00</u>
<u>10</u>	CAPITAL ONE BANK	\$ <u>717.18</u>	\$ <u>0.00</u>
<u>11</u>	CAPITAL ONE BANK	\$ <u>2,763.17</u>	\$ <u>0.00</u>
<u>13</u>	INTERNAL REVENUE SERVICE	\$ <u>31,272.80</u>	\$ <u>0.00</u>

14 MCBRIDE BAKER &
COLES \$ 445,894.80 \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$9,154.64 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
16	Capital One Auto Finance	\$ 9,154.64	\$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
	N/A		

The amount of surplus returned to the debtor after payment of all claims and interest is \$0.00.